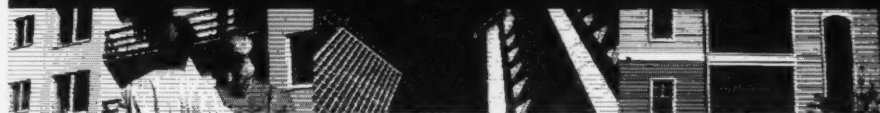


RENTAL MARKET REPORT

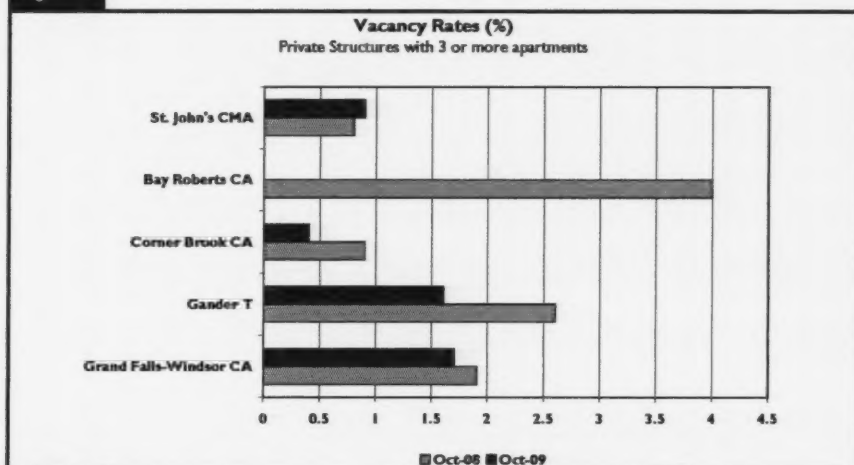
Newfoundland and Labrador Highlights*



CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: Fall 2009

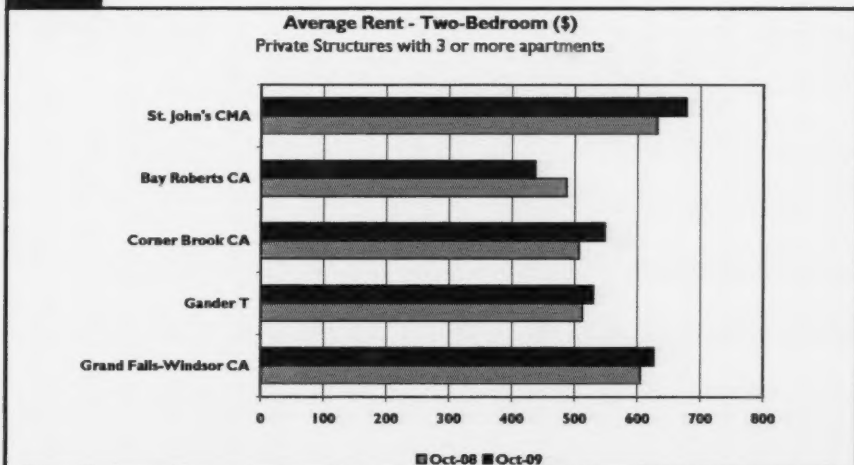
Figure 1



Provincial Vacancy Rates Remain Low

- The combined provincial vacancy rate was 1.0 per cent in October 2009 compared to 1.1 per cent a year ago.
- A steady economy and higher house prices combined with low levels of rental construction activity resulted in little change in vacancies throughout the St. John's region.
- Average two bedroom rent was \$634 across the five urban centres surveyed.
- Corner Brook CA had the lowest vacancy rate at 0.4 per cent.

Figure 2



*Only centres with a population of 10,000 + are included in the survey. Detailed reports are available for CMAs.

Overview

Canada Mortgage and Housing Corporation's (CMHC) survey of rental accommodations conducted during the month of October indicated that vacancy rates for private apartment structures containing three or more units remained low throughout the province in all centres surveyed. Provincially, the combined vacancy rate was 1.0 per cent during the October survey, with 51 of the 5,213 units surveyed sitting vacant, representing little change from October 2008's vacancy rate of 1.1 per cent.

The St. John's CMA (census metropolitan area) rental market posted a vacancy rate of 0.9 per cent for the October survey versus 0.8 per cent in October of 2008. This translated into 31 vacant units out of the 3,601 units surveyed. With the local economy and labour market performing well, in-migration will continue to create rental demand and keep vacancy rates low within the region. Current high house prices, coupled with low levels of new rental supply coming into the market, have contributed to the low vacancy rate. With house prices continuing to advance, rental demand is expected to remain strong.

With a university campus of 1,000 plus students and a diversified economy, Corner Brook CA (census agglomerate) continues to record the fewest vacancies in the province with a vacancy rate of 0.4 per cent compared to 0.9 per cent a year ago. With economic conditions expected to remain stable within the region, the Corner Brook CA rental market will continue to experience low levels of vacancy and rising rents. However, there is some uncertainty surrounding

the local pulp and paper mill, which experienced a two-week shutdown in October.

In central Newfoundland rental markets, the October survey results were similar. Gander T (town), which posted a vacancy rate of 1.6 per cent versus 2.6 per cent last year, continues to be positively impacted by its central location within the province, the presence of a large hospital, an international airport and a well diversified economy. Grand Falls-Windsor CA posted a vacancy rate of 1.7 per cent in October compared to 1.9 per cent a year ago. However, the recent closure of the Abitibi mill has created of uncertainty in this one-industry town. The central region's economy was impacted by the global economic slowdown this year, which also created issues within the surrounding area's sizeable mining sector.

Average Rents

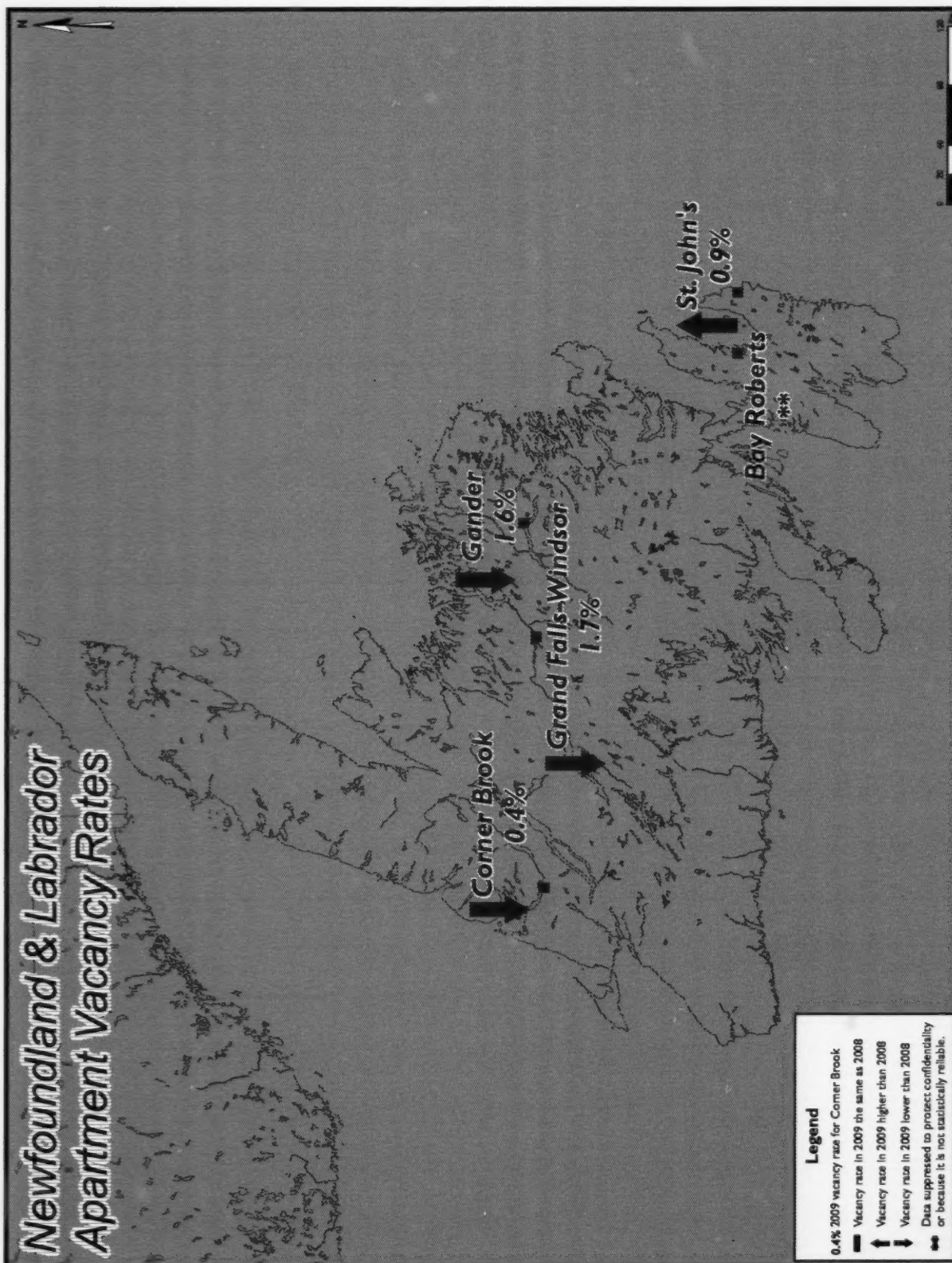
Overall, the average two bedroom rent was \$634 across the five urban centres surveyed. As expected, the highest average two bedroom rent recorded was \$677 in the St. John's CMA, while Bay Roberts CA posted the lowest average rent of \$443. The remaining average two bedroom rents were, Corner Brook CA: \$529; Gander: \$512; and Grand Falls-Windsor CA: \$600.

Based on units common to both the 2008 and 2009 October surveys, the provincial average two bedroom rent increased 4.8 per cent. In the St. John's CMA, average two bedroom rents increased 4.9 per cent. Corner Brook CA saw rents increase 9.3 per cent while in Gander the increase was 3.1 per cent. Grand Falls-Windsor CA recorded the lowest increase in average two bedroom rents of

1.6 per cent.

Availability Rates

Consistent with the lower provincial vacancy rate trend, the provincial apartment availability rate also remained low at 1.3 per cent versus 1.6 per cent last year. A notable low of 0.6 per cent was recorded in Corner Brook CA - the only centre below one per cent. All other centres also indicated limited apartment availability, recording rates below two per cent.



1.1.1 Private Apartment Vacancy Rates (%) by Bedroom Type Newfoundland and Labrador

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09
St. John's CMA	1.4 a	1.5 a	0.9 a	0.8 a	0.7 a	0.8 a	0.4 a	0.4 a	0.8 a	0.9 a
Bay Roberts CA	n/u	n/u	**	**	4.5 a	**	n/u	**	4.0 a	**
Corner Brook CA	0.0 a	0.0 a	1.7 a	1.6 a	0.7 a	0.0 a	0.0 a	0.0 a	0.9 a	0.4 a
Gander T	**	n/u	0.6 a	1.8 a	3.1 a	1.2 a	5.3 a	5.6 a	2.6 a	1.6 a
Grand Falls-Windsor CA	**	0.0 a	2.5 c	2.4 a	1.8 a	1.3 a	**	8.6 c	1.9 a	1.7 a
Newfoundland & Labrador 10,000+	1.3 a	1.4 a	1.0 a	1.1 a	1.2 a	0.8 a	0.8 a	1.1 a	1.1 a	1.0 a

The following letter codes are used to indicate the reliability of the estimates:

a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)

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n/u: No units exist in universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click [Methodology](#) or [Data Reliability Tables Appendix](#) links for more details

1.1.2 Private Apartment Average Rents (\$) by Bedroom Type Newfoundland and Labrador

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09
St. John's CMA	487 a	541 a	558 a	592 a	630 a	677 a	691 a	713 a	601 a	643 a
Bay Roberts CA	n/u	n/u	**	**	486 a	437 b	n/u	**	473 a	443 a
Corner Brook CA	495 b	439 a	429 a	468 a	506 a	547 a	571 a	627 a	492 a	529 a
Gander T	**	n/u	441 a	456 a	512 a	529 a	524 a	563 a	494 a	512 a
Grand Falls-Windsor CA	**	348 a	494 a	495 a	604 a	626 a	**	613 c	593 a	600 a
Newfoundland & Labrador 10,000+	487 a	531 a	530 a	558 a	596 a	634 a	665 a	686 a	576 a	610 a

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):

a – Excellent ($0 \leq cv \leq 2.5$), b – Very good ($2.5 < cv \leq 5$), c – Good ($5 < cv \leq 7.5$)

d – Fair (Use with Caution) ($7.5 < cv \leq 10$)

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Please click [Methodology](#) or [Data Reliability Tables Appendix](#) links for more details

**1.1.3 Number of Private Apartment Units Vacant and Universe in October 2009
by Bedroom Type
Newfoundland and Labrador**

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total
St. John's CMA	5 a	351	9 a	1,135	15 a	1,835	1 a	279	31 a	3,601
Bay Roberts CA	n/u	n/u	**	**	**	26	**	**	**	32
Corner Brook CA	0 a	22	2 a	123	0 a	294	0 a	38	2 a	477
Gander T	n/u	n/u	3 a	163	5 a	433	2 a	36	10 a	632
Grand Falls-Windsor CA	0 a	6	2 a	82	5 a	371	1 c	12	8 a	471
Newfoundland & Labrador 10,00	5 a	379	16 a	1,508	25 a	2,959	4 a	367	51 a	5,213

The following letter codes are used to indicate the reliability of the estimates:

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Please click [Methodology](#) or [Data Reliability Tables Appendix](#) links for more details

**1.1.4 Private Apartment Availability Rates (%)
by Bedroom Type
Newfoundland and Labrador**

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09
St. John's CMA	2.0 b	1.8 b	1.6 a	1.2 a	1.3 a	1.3 a	1.1 a	0.7 a	1.5 a	1.2 a
Bay Roberts CA	n/u	n/u	**	**	4.5 a	**	n/u	**	4.0 a	**
Corner Brook CA	0.0 a	0.0 a	1.7 a	1.6 a	0.7 a	0.3 a	0.0 a	0.0 a	0.9 a	0.6 a
Gander T	**	n/u	0.6 a	1.8 a	3.1 a	1.2 a	5.3 a	5.6 a	2.6 a	1.6 a
Grand Falls-Windsor CA	**	0.0 a	2.5 c	2.4 a	1.8 a	1.3 a	**	8.6 c	1.9 a	1.7 a
Newfoundland & Labrador 10,000+	1.8 a	1.6 b	1.6 a	1.4 a	1.6 a	1.2 a	1.4 a	1.4 a	1.6 a	1.3 a

The following letter codes are used to indicate the reliability of the estimates:

a – Excellent, b – Very good, c – Good, d – Fair (Use with Caution)

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Please click [Methodology](#) or [Data Reliability Tables Appendix](#) links for more details

1.1.5 Private Apartment Estimate of Percentage Change (%) of Average Rent¹ by Bedroom Type Newfoundland and Labrador

Centre	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09	Oct-07 to Oct-08	Oct-08 to Oct-09
St. John's CMA	5.3 a	6.2 a	3.6 a	5.7 a	3.8 a	4.9 a	4.4 c	5.4 b	4.0 a	5.5 a
Bay Roberts CA	n/u	n/u	**	**	14.7 a	**	n/u	**	14.7 a	**
Corner Brook CA	**	**	4.2 a	10.4 a	3.4 a	9.3 a	**	**	4.2 a	8.1 a
Gander T	**	n/u	4.1 a	3.8 a	3.1 a	3.1 a	5.9 a	3.9 a	3.0 a	3.9 a
Grand Falls-Windsor CA	**	-9.5 a	**	1.0 a	2.6 a	1.6 a	**	**	3.3 a	1.0 a
Newfoundland & Labrador 10,000+	5.6 a	5.7 a	3.7 a	5.6 a	3.7 a	4.8 a	4.6 b	5.7 b	3.9 a	5.2 a

¹The Percentage Change of Average Rent is a measure of the market movement, and is based on those structures that were common to the survey sample for both years.

The following letter codes are used to indicate the reliability of the estimates:

a - Excellent, b - Very good, c - Good, d - Fair (Use with Caution)

** Data suppressed to protect confidentiality or data is not statistically reliable

++ change in rent is not statistically significant. This means that the change in rent is not statistically different than zero (0)

n/u: No units exist in universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click [Methodology](#) or [Data Reliability Tables Appendix](#) links for more details

5.1 Other Secondary Rented Unit¹ Average Rents (\$) by Dwelling Type Newfoundland and Labrador - October 2009

	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom +		Total	
	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09	Oct-08	Oct-09
St. John's CMA										
Single Detached	n/s	n/s	**	461 c	570 c	577 c	779 b	888 c	698 b	781 b
Semi detached, Row and Duplex	n/s	n/s	**	574 b	594 c	540 c	670 c	616 d	626 b	580 c
Other-Primarily Accessory Suites	n/s	n/s	460 b	549 d	558 b	569 b	709 c	785 c	547 b	595 b
Total	**	n/s	460 b	536 c	568 b	564 b	737 b	777 b	618 a	653 b

¹Statistics for secondary rented units exclude apartments in purpose built rental structures with three rental units or more, condominium apartments, units in institutions, and any dwelling whose type could not be identified in the survey.

The following letter codes are used to indicate the reliability of the estimates (cv = coefficient of variation):

a – Excellent ($0 \leq cv \leq 2.5$), b – Very good ($2.5 < cv \leq 5$), c – Good ($5 < cv \leq 7.5$)

d – Fair (Use with Caution) ($7.5 < cv \leq 10$)

** Data suppressed to protect confidentiality or data is not statistically reliable

n/u: No units exist in universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click [Methodology](#) or [Data Reliability Tables Appendix](#) links for more details

5.2 Estimated Number of Households in Other Secondary Rented Units¹ by Dwelling Type Newfoundland and Labrador - October 2009

	Estimated Number of Households in Other Secondary Rented Units ¹	
	Oct-08	Oct-09
St. John's CMA		
Single Detached	4,105 a	4,238 a
Semi detached, Row and Duplex	4,304 b	4,004 b
Other-Primarily Accessory Suites	4,279 a	4,655 a
Total	12,687 a	12,896 a

¹Statistics for secondary rented units exclude apartments in purpose built rental structures with three rental units or more, condominium apartments, units in institutions, and any dwelling whose type could not be identified in the survey.

The following letter codes are used to indicate the reliability of the estimates:

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** Data suppressed to protect confidentiality or data is not statistically reliable

n/u: No units exist in universe for this category n/s: No units exist in the sample for this category n/a: Not applicable

Please click [Methodology](#) or [Data Reliability Tables Appendix](#) links for more details

TECHNICAL NOTE:

Difference between Percentage Change of Average Rents (Existing and New Structures) AND Percentage Change of Average Rents from Fixed Sample (Existing Structures Only):

Percentage Change of Average Rents (New and Existing Structures): The increase/decrease obtained from the calculation of percentage change of average rents between two years (example: \$500 in 2008 vs. \$550 in 2009 represents an increase of 10 percent) is impacted by changes in the composition of the rental universe (e.g. the inclusion of newly built luxury rental buildings in the survey, rental units renovated/upgraded or changing tenants could put upward pressure on average rents in comparison to the previous year) as well as by the rent level movement (e.g. increase/decrease in the level of rents that landlords charge their tenants).

Percentage Change of Average Rents from Fixed Sample (Existing Structures Only): This is a measure that estimates the rent level movement. The estimate is based on structures that were common to the survey sample for both the 2008 and 2009 Fall Rental Market Surveys. However, some composition effects still remain e.g. rental units renovated/upgraded or changing tenants because the survey does not collect data to such level of details.

METHODOLOGY FOR RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts the **Rental Market Survey (RMS)** every year in April and October to estimate the relative strengths in the rental market. The survey is conducted on a sample basis in all urban areas with populations of 10,000 and more. The survey targets only privately initiated structures with at least three rental units, which have been on the market for at least three months. The survey collects market rent, available and vacant unit data from sampled structures. Most RMS data contained in this publication refer to privately initiated apartment structures.

The survey is conducted by a combination of telephone interviews and site visits, and information is obtained from the owner, manager, or building superintendent. The survey is conducted during the first two weeks of April/October, and the results reflect market conditions at that time.

CMHC's Rental Market Survey provides a snapshot of vacancy and availability rates, and average rents in both new and existing structures. In October 2006, CMHC has introduced a new measure for the change in rent that is calculated based on existing structures only. This estimate is based on structures that were common to the survey sample the previous year and the current year of the Rental Market Survey. The change in rent in existing structures is an estimate of the change in rent that the landlords charge and removes compositional effects on the rent level movement due to new buildings, conversions, and survey sample rotation. The estimate of per cent change in rent is available in the Rental Market Report – Canada Highlights, Provincial Highlights, and the local Rental Market Reports. The rent levels in new and existing structures are also published. While the per cent change in rents in existing structures published in the reports are statistically significant, changes in rents that one might calculate based on rent levels in new and existing structures may or may not be statistically significant.

METHODOLOGY FOR SECONDARY RENTAL MARKET SURVEY

Canada Mortgage and Housing Corporation (CMHC) conducts a survey of the **Secondary Rental Market (SRMS)** in September and October to estimate the relative strengths in the secondary rental market which is defined as those dwellings not covered by the regular RMS. CMHC has identified the following dwelling components to be included in SRMS:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e., Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e., one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure.

The SRMS has three components which are conducted in selected CMAs:

- A Household Rent Survey of all households to collect information about rents.
- A Condominium Apartment Rent Survey of households living in condominium apartments to collect information about rents.
- A Condominium Apartment Vacancy Survey of condominium apartment owners to collect vacancy information.

All three surveys are conducted by telephone interviews. For the condominium apartment vacancy survey, information is obtained from the owner, manager, or building superintendent and can be supplemented by site visits if no telephone contact is made. For the other two surveys, information is collected from an adult living in the household. All surveys are conducted in September and October, and the results reflect market conditions at that time.

CMHC publishes the number of units rented and vacancy rates for the condominium vacancy survey. For the condominium rent and household rent surveys, the average rent is published. A letter code representing the statistical reliability (i.e., the coefficient of variation (CV)) for each estimate is provided to indicate the data reliability. In 2009, rented condominium apartments were surveyed in the following CMAs: Vancouver, Victoria, Calgary, Edmonton, Regina, Saskatoon, Toronto, Ottawa, Montréal and Québec (NOTE: condo rent data was not collected for Regina and Saskatoon). Other secondary rental market units were surveyed in Abbotsford, Barrie, Calgary, Edmonton, Halifax, Montreal, Ottawa, Quebec, St. John's, Toronto, Regina, Saskatoon, Kelowna, Vancouver and Victoria.

DEFINITIONS

Availability: A rental unit is considered available if the existing tenant has given, or has received, notice to move, and a new tenant has not signed a lease; or the unit is vacant (see definition of vacancy below).

Rent: The rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.

It should be noted that the average rents reported in this publication provide a sound indication of the amounts paid by unit size and geographical sector. Utilities such as heating, electricity and hot water may or may not be included in the rent.

Rental Apartment Structure: Any building containing three or more rental units, of which at least one unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.

Rental Row (Townhouse) Structure: Any building containing three or more rental units, all of which are ground oriented with vertical divisions. Owner-occupied units are not included in the rental building unit count. These row units in some centres are commonly referred to as townhouses.

Vacancy: A unit is considered vacant if, at the time of the survey, it is physically unoccupied and available for immediate rental.

Definitions of Census Areas referred to in this publication are as follows:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

All data presented in this publication is based on Statistics Canada's 2001 and 2006 Census area definitions.

Acknowledgement

The Rental Market Survey and the Secondary Rental Market Survey could not have been conducted without the cooperation of the rental property owners, managers, building superintendents and household members throughout Canada. CMHC acknowledges their hard work and assistance in providing timely and accurate information. As a result of their contribution, CMHC is able to provide information that benefits the entire housing industry.

Rental Affordability Indicator

Canada Mortgage and Housing Corporation has developed a new rental affordability indicator to gauge how affordable a rental market is for those households which rent within that market. The level of income required for a household to rent a median priced two-bedroom apartment, using 30 per cent of its income, is calculated. The three-year moving average of median income of households in a centre is then divided by this required income. The resulting number is then multiplied by 100 to form the indicator. A value above 100 indicates that less than 30 per cent of the median income is required to rent a two-bedroom apartment, conversely, a value below 100 indicates that more than 30 per cent of the median income is required to rent the same unit. In general, as the indicator increases, the market becomes more affordable; as the indicator declines, the market becomes less affordable.

Median renter household income estimates used in the calculation of the rental affordability indicator are based on results of Statistics Canada's Survey of Labour and Income Dynamics. Results for this survey are available from 1994 to 2005. CMHC has developed forecasts of median renter household income for 2006, 2007, 2008 and 2009.

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Together with other housing stakeholders, we help ensure that the Canadian housing system remains one of the best in the world. We are committed to helping Canadians access a wide choice of quality, environmentally sustainable and affordable homes – homes that will continue to create vibrant and healthy communities and cities across the country.

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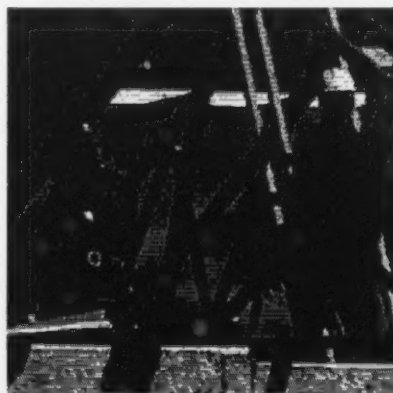
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